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Name: Mary L Herrmann
Affiliation: Nara Bank
Category of Affiliation: Commercial
Address: 3701 Wilshire Boulevard
Suite 220
City: Los Angeles
State: CA
Country: UNITED STATES
Zip: 90010
PostalCode: n/a

Comments:

Re: Docket No. OP-1248. Please included in the final guidance a clear definition of what is considered owner occupied vs. non-owner occupied commercial real estate. For example, are the following considered owner occupied or non-owner occupied: a borrower owners a commercial building and the primary tenant who generates more than 50% of the rental income for the property is an affiliated (through ownership) business of the borrower; a hotel/motel; a service/gas station; a car wash; a curch/religious organization; other special purpose properties. Thank you.